

Instructions to member:

You may be eligible to purchase up to ten years of creditable service for your nonpublic school service. If you are interested in purchasing this credit, please:

- 1) **Complete** Parts 1 through 3, below. Be sure to obtain your *Social Security Statement* from the Social Security Administration; this statement documents the number of "quarters" you have earned toward a Social Security benefit.
- 2) **Contact** the payroll or business office of your prior nonpublic school district, and ask a representative to complete Part 4 and return the form to you.
- 3) **Send** your completed form, along with information regarding the at-least-partially-state-funded tuition status of all students attending the school, to either our main or Springfield office.

If you have any questions, please contact a Member Services representative in our main or Springfield office.

M T R S U S E O N L Y

MS

1 Member information

Social Security number MTRS Member number, if known

Name First MI Last

Former/maiden name Not applicable

Home address
..... City State ZIP Country

Home phone () E-mail

MTRS membership status As of (date of application): Active Inactive

2 Your nonpublic school service

Name of nonpublic school
Nonpublic school's address
..... City State ZIP Country

Phone () Fax ()

Website address (URL) E-mail

Period of your service From To
What was your position title
at that time (e.g., teacher)?

During your employment, did you pay into a retirement plan (other than Social Security)? Yes No Have you received, or will you be eligible to receive, a retirement benefit based on this service? Yes No

MANDATORY ☐ I have attached a copy of my recent *Social Security Statement*.

3 Your statement and signature

Please confirm my eligibility to purchase my nonpublic school service. I understand that if I wish to purchase this service, I will have to pay the total amount due; while I am either an active member of the MTRS or an inactive member on an authorized leave of absence; and, by my date of retirement from the MTRS. I hereby certify under the penalties of perjury that the information I have provided here is true to the best of my knowledge.

Signature

Date

If you anticipate retiring
within the next six months,
please indicate the
approximate date:

SEE NEXT PAGE FOR PART 4, WHICH MUST BE COMPLETED!



Name of applicant: _____

Social Security number: _____

4 Service and salary verification (to be completed by payroll officer)

Instructions to the payroll officer of the nonpublic school district: The member of the Massachusetts Teachers' Retirement System named on page 1 of this application form has applied to purchase credit for his or her service rendered in your nonpublic school. At this time, the member and the MTRS respectfully request that you please:

1) **Verify** that the applicant was employed in your nonpublic school during the period as indicated on page 1 of this form.

2) **Report** the applicant's employment details as requested below.

If you have any questions, please feel free to contact an MTRS Member Services representative in our main office, at 617-679-MTRS. After you have completed this section, please return the form to the applicant for forwarding to us. Thank you for your assistance!

a) During the period that the applicant taught, was the tuition of every student in the school at least partially funded by the Commonwealth of Massachusetts? ☐ Yes; please provide a letter attesting to this ☐ No

b) Was the applicant's service rendered on either a substitute **or** a temporary basis? ☐ Yes ☐ No

c) Did the position require certification by a Department of Education? ☐ Yes ☐ No

d) Was the applicant eligible to participate in a retirement plan, including Social Security or other similar plan? ☐ Yes ☐ No
If "yes," please identify the retirement plan other than Social Security

e) Please report the applicant's service with your school. Please:

■ List each school year separately (for example, 1976–77 on one line, 1977–78 on another).

■ For Employment status, indicate percentage of full-time employment (% FT). For example, indicate full-time as "100%," half-time, as "50%." If additional space is needed, please make a photocopy of this sheet.

■ List compensation actually paid for the service rendered and report any retirement payments made by the employee and/or by the employer on his or her behalf (please do not report any Social Security payments).

School year	Number of months in school year			Period of employment		Position title	Employment status % FT	Actual salary paid	Amount of retirement benefits paid (if any)	
	10	11	12	From mm/dd/yyyy	To mm/dd/yyyy				By employee	By employer
				/ /	/ /		%	\$	\$	\$
				/ /	/ /		%	\$	\$	\$
				/ /	/ /		%	\$	\$	\$
				/ /	/ /		%	\$	\$	\$
				/ /	/ /		%	\$	\$	\$

I certify that the information I have provided above is true and accurate to the best of my knowledge.

Signature Date

Name (please print)

Title

Name of nonpublic school

Address

Phone Fax

Website address (URL) E-mail



Members of the Board

David P. Driscoll
*Chairman and
Commissioner of Education*

Timothy P. Cahill
State Treasurer

A. Joseph DeNucci
State Auditor

John A. M. Dow, Jr.

George F. McSherry

Linda M. Ruberto

Ellen T. Hargraves

Executive Director
Joan Schloss

**Re: Purchasing creditable service for nonpublic teaching service
in a Massachusetts state-funded school—Instructions and application form**

Dear Member,

Thank you for expressing your interest in purchasing credit for your prior nonpublic, Massachusetts state-funded school service. To determine whether you may be eligible to purchase up to ten years of this type of service, please answer these questions:

- 1) **Were you engaged in teaching pupils in a Massachusetts nonpublic, private school in which every student had at least part of their tuition funded by the Commonwealth of Massachusetts?** ☐ Yes ☐ No
If "yes," please go to Question 2. If "no," your service is not eligible for purchase.
Please note that we will require that the school provide information regarding the tuition status of all of the students attending the school before we are able to determine if your service is eligible for purchase.
- 2) **During your employment with this nonpublic school, did you pay into a retirement plan (other than Social Security)?** ☐ Yes ☐ No
If "no," you may be eligible to purchase credit for your nonpublic school service.
If "yes," please go to Question 3.
- 3) **Have you received, or will you be eligible to receive, either a retirement allowance/pension OR a Social Security pension on account of your accumulated service in your nonpublic school employment?** ☐ Yes ☐ No
If "no," you may be eligible to purchase credit for your nonpublic school service.
If "yes," your service is not eligible for purchase. If you are entitled to receive a retirement allowance or other similar payment from the nonpublic school system, the federal government or any other source, you are not eligible to purchase this service with the MTRS.

If you have passed the quiz, please review the information inside. If you wish to apply to purchase this creditable service, it is best if you complete and return your application at least six months before your date of retirement. Service cannot be purchased after the effective date of your retirement.

If you have any questions, please contact a Member Services representative in our main office, at 617-679-MTRS, or our Springfield office, at 413-784-1711. We look forward to helping you through the service purchase process!

Sincerely,

JOAN SCHLOSS, *Executive Director*

Are there any other requirements or restrictions I should know about?

Yes—you may purchase a maximum of ten years of credit for your nonpublic school service, in Massachusetts or out-of-state, subject to the following restrictions:

- The amount of your nonpublic service purchase cannot exceed the amount of your creditable Massachusetts teaching service at the time of your retirement.
- At the time of your retirement, you must have a matching year of Massachusetts public teaching service for each year of out-of-state teaching service and Massachusetts nonpublic teaching service you wish to purchase, and you cannot count the same Massachusetts service toward both types of purchases. For example, if you wish to purchase three years of out-of-state public school service, three years of Department of Defense service, and four years of Massachusetts nonpublic teaching service, you must also have at least ten years of Massachusetts public school creditable service.
- At the time of your retirement, we will require that you obtain an updated *Social Security Statement* from the Social Security Administration to prove that you remain ineligible for Social Security benefits.

How can I determine if it makes financial sense for me to purchase all— or just a portion—of my nonpublic school time?

Depending on how much creditable service you will have at the time of retirement, purchasing your nonpublic school service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than 80 percent of the average of your three highest consecutive years' salaries, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

I have determined that I am eligible to apply for credit for my nonpublic school service. What do I need to do now?

The process is simple. You need to:

- 1) **Complete** the front of the application form (next page).
- 2) **Obtain** a copy of your *Social Security Statement* from the Social Security Administration, if you don't already have one. This is a document issued by the Social Security Administration that documents how many "quarters" you have accumulated toward a Social Security benefit. (As you probably know, the Social Security Administration has been mailing these statements to most Americans on a regular basis.) You may request your form from Social Security (phone 1-800-772-1213; online www.ssa.gov).
- 3) **Contact** the payroll or business office of your prior nonpublic school district and explain that, for

purposes of potentially purchasing your nonpublic service credit, you need documentation of your service, and that you would like to have a representative complete a portion of your application. Please note that the school must provide information regarding the tuition status of all of the students attending the school (all students must have their tuition at least partially funded by the Commonwealth of Massachusetts). Ask this person to complete Part 4 and then return the form to you.

- 4) **Make** a copy of your completed application and *Social Security Statement* for your records.
- 5) **Submit** your completed application and *Social Security Statement* to either our main or Springfield office (addresses on form).

What happens after I return my completed application?

We will review your application, verify your eligibility, determine how much service you may purchase, calculate your cost and send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

How is the cost of my service purchase calculated?

The cost of purchasing your past service is based on what you would have paid in retirement contributions to the MTRS during the period of your employment with the nonpublic school, at a contribution rate of 5 percent, plus buy-back interest to date.

EXAMPLE

If you taught in a Massachusetts-funded nonpublic school from September 1976 to June 1977, and your salary for that school year was \$14,000, your cost to purchase that year of service would be \$700, plus buy-back interest from June 1977 to the date of your purchase.

	1976–77 school year salary of \$14,000	\$ 14,000
x	Contribution rate of 5%	x 0.05
	Annual contributions to MTRS for period	\$ 700
+	Buy-back interest from June 1977 to date of purchase	+ Interest
	Total purchase cost	Total cost